

**REMARKS**

Early and favorable consideration of the above-identified application in view of the preceding amendments and the following remarks is respectfully requested. Claims 1, 2, 4-6 and 8 are pending in the subject application. No new matter has been added.

**Claims 1-2, 4-6 and 8 are rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,105,007 to Norris (herein referred to as "Norris") in view of U.S. PGP 2006/0059013 A1 to Lowe (herein referred to as "Lowe"). (Office Action, page 3).**

Norris is directed to a method and apparatus for closed loop, automatic processing of typical financial transactions, including loans, setting up checking, savings and individual retirement accounts, obtaining cashier's checks, ordering additional checks, issuing credit and debit cards, wire transferring money, and so on. The transactions are provided from a kiosk and controlled by a computer controller interacting with the consumer through a keyboard or touchscreen.

Lowe is directed to an information storage device that is semi-permanently attached to a wearer. Based on the Office Action it appears that Examiner contends that Norris discloses most of the limitations found in Claims 1 and 4 and has cited Lowe as teaching a personal information storage device which is integrated with something that a user wears.

In contrast, the present invention as recited in Claim 1 is directed to a Personal Information Storage Device that is integrated something a user wears (e.g., a necklace, watch, finger ring, a key holder, spectacles, card). The Personal Information Storage Device (PSID) stores personal information and electronic money information, establishes a pair relationship with a mobile terminal, radio transmits personal information to the mobile terminal, receives electronic money information from a Financial Institution (e.g., ATM, a kiosk) using radio transmission and radio transmits electronic money information to the mobile terminal.

The present invention is also directed to a Mobile Terminal (e.g., a mobile telephone, PDA, notebook computer, remote control) as recited in Claim 4. The Mobile Terminal radio transmits a pair relationship request (e.g., a password, fingerprint data) to the PISD, receives personal information (e.g. password, authentication information, telephone number) using radio waves from PISD, receives electronic money information from the PSID and transmits a use permission request to PSID, so the mobile terminal can pay with electronic money.

On page 3 of the Office Action, the Examiner asserts that Norris discloses non-contact, radio transmission of personal information and/or financial information. The Examiner has cited page 3, lines 10-27 of Norris as supporting this assertion. However, as discussed in an Interview conducted with the Examiner on March 24, 2011, Applicant respectfully disagrees and has not been able to locate such a teaching in Norris. More specifically, Norris does not disclose radio transmission of personal information between a PISD worn by an individual and a Mobile Terminal or a Financial Institution, as required by each of Claims 1 and 4. During the Interview, the Examiner suggested that he agreed with Applicant's representative, but noted that a further search of the prior art would be required. The present office action seems to be revisiting an issue that was already resolved during the interview, in that it appears that the Examiner continues to cite Norris as disclosing features that are not present in the reference. For example, the Examiner is still citing this references for disclosing a short distance communication means, when the references is devoid of any such teaching.

Additionally, neither Norris nor Lowe discloses a personal information storage device that stores electronic money information. Moreover, they do not teach transmitting from the personal information storage device the electronic money information by short-distance radio communication

to the mobile terminal with which a pair relationship has been established to make the mobile terminal pay with the electronic money.

Still further, neither of the references teach providing an information providing control means that receives an electronic money increase request signal of a predetermined designated amount of money from said mobile terminal by said short-distance communication means and transmits an electronic money increase signal of said designated amount of money to a mobile terminal by said short-distance communication means, as recited in Claims 2 and 5.

Therefore, it is respectfully submitted that independent Claims 1 and 4, and each of the claims depending therefrom, are not rendered obvious by the combination of Norris and Lowe and an action acknowledging the same is respectfully requested.

In view of the above, Applicant request the rejection be reconsidered and withdrawn. Applicant believes the pending application is in condition for allowance. If the Examiner believes that any issues remain, Applicant would like to resolve such issues, if possible, in a telephonic interview.

The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 04-1105.

Date: September 26, 2011

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